

In the Claims

Please amend the claims as follows

1. (Previously canceled) A method for achieving a most favored risk management using a computer-based system comprising:
 - a) Means of providing risk management insurance policy coverage of at least Breach of Computer Security of the "Computer-Based System".
 - b) Means of comparing investment costs of risk prevention computer-based technology with one or more risk insurance policies.
2. (Previously canceled) A method of risk management that provides investment comparison of insurance and computer-based technology alternatives comprising:
 - a) Means of expressing risks to Company assets in common currency.
 - b) Means of expressing risk coverage of one or more computer-based technologies into common currency.
- [3.] (Currently amended) A process, which employs both computerized and expert editorial standardization, of risk management comprising:
 - a) A system that expresses risks to company assets, as represented by standardization of risk to at least a plurality of the Company's assets enumerated on the Company's Balance Sheet, in common currency of the Company:
 - b) A system of analyzing a Company's business transactions and their corresponding effects on a Company's assets and expressing that risk in the Company's common currency.

- c) A system of determining the flow of a Company's computer-based transactions and their corresponding effects on a Company's assets and expressed in the Company's common currency.

3. (Previously canceled) A method of expressing risk coverage of one or more computer-based technologies into common currency comprising:

- a) Means of establishing a baseline of network risk though vulnerability study.
- b) Means of expressing computer-based technology investment risk in terms of common currency by estimating of at least one of the followings:

 - (1) Number of people creating the risk.
 - (2) The policy that can be developed and enforced in this risk area.
 - (3) The value of the computer-based intellectual property available to this risk area.

Respectfully submitted,



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